DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

Number

My residence, post office address and citizenship are as stated below, next to my name.

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

on the invention entitled	· · · · · · · · · · · · · · · · · · ·	sucject matter which to claimed			parent is sought
GENERATION AND		READING OF DATA FOR OF	NLINE A	ACCOL	J NT
the specification of which					
	d on (MM/DD/YYYY) United States Application or PCT International Ap	on Number			
the claim(s), as amended invention was ever know described in any printed this application. I do not United States of Americ has been patented or ma country foreign to the b	I by any amendment reform or used in the United publication in any count know and do not believe a more than one year prode the subject of an invulvited States of Americal	tand the contents of the above-iderred to above. I do not know and ad States of America before my intry before my invention thereof eve that the claimed invention was nor to this application, nor do I knentor's certificate issued before the ca on an application filed by me patent application) or six months (I do not be necession of or more as in publication or be now or be no date of the or my 1	thereof than o ic use of lieve the this ap	that the claimed f, or patented or one year prior to or on sale in the nat the invention oplication in any presentatives or
I acknowledge the duty 37, Code of Federal Reg		on known to me to be material to	patentab	ility as	defined in Title
application(s) for pater	nt or inventor's certific	Title 35, United States Code, Section listed below and have also aving a filing date before that of the	identifi	ed belo	ow any foreign
Prior Foreign Application	<u>n(s)</u>		Prior <u>Clain</u>		
Number	Country	(Foreign Filing Date)	Yes	No	
Number	Country	(Foreign Filing Date)	Yes	No	

Attorney Docket No.: 005210.P003 -1- Rev. 02/14/02 (D1)

Country

(Foreign Filing Date)

Yes No

60/277,343	March 19, 2001	
Application Number	(Filing Date)	·
Application Number	(Filing Date)	
listed below and, insofar as the United States application in the 112, I acknowledge the duty to	e subject matter of each of the manner provided by the sold disclose all information known subjections, Section 1.56 which	Code, Section 120 of any United States application(s ne claims of this application is not disclosed in the priority paragraph of Title 35, United States Code, Section nown to me to be material to patentability as defined in the became available between the filing date of the priority of this application:
Application Number	(Filing Date)	Status patented, pending, abandoned
Application Number	(Filing Date)	Status patented, pending, abandoned
Application Number	(Filing Date)	Status patented, pending, abandoned
document) as my respective pa	itent attorneys and patent ag	(which is incorporated by reference and a part of thi gents, with full power of substitution and revocation, to a Patent and Trademark Office connected herewith.
Send correspondence to <u>Cu</u> LLP, 12400 Wilshire Bouler Gregg A. Peacock, Reg. N	vard 7th Floor, Los Ange	BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN les, California 90025 and direct telephone calls to , (512) 330-0844.
made on information and be the knowledge that willful fa or both, under Section 1001	lief are believed to be truc dse statements and the lik	ny own knowledge are true and that all statement; and further that these statements were made with e so made are punishable by fine or imprisonment. States Code and that such willful false statements tent issued thereon.

Full Name of Sole/First Inventor	Alok Khanna
Inventor's Signature	Date
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Inventor's Signature	Date 2/2 12002
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Post Office Address 3695 Stevenson, Fremont,	venson Boulevard, #134 California 94538
Full Name of Third/Joint Inventor	Shrirang Nenc
Inventor's Signature	No Date 2/2; or
Residence Fremont, California (City, State)	Citizenship India (Country)
Post Office Address 3665 War Fremont,	wick Road California 94555
Full Name of Fourth/Joint Inventor	Rajiv Saxena
Inventor's Signature	vo Date 2/21/02
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APPENDIX A

Ramin Aghevli, Reg. No. 43,462; William E. Alford, Reg. No. 37,764; Farzad E. Amini, Reg. No. 42,261: William Thomas Babbitt, Reg. No. 39,591; Jordan Michael Becker, Reg. No. 39,602; Michael A. Bernadicou, Reg. No. 35,934; Roger W. Blakely, Jr., Reg. No. 25,831; R. Alan Burnett, Reg. No. 46,149; Gregory D. Caldwell, Reg. No. 39,926; Thomas M. Coester, Reg. No. 39,637; Robert P. Cogan, Reg. No. 25,049; Donna Jo Coningsby, Reg. No. 41,684; Florin Corie, Reg. No. 46,244; Mimi Diemmy Dao, Reg. No. 45,628; Dennis M. deGuzman, Reg. No. 41,702; Stephen M. De Klerk, Reg. No. 46,503; Michael Anthony DeSanctis, Reg. No. 39,957; Daniel M. De Vos, Reg. No. 37,813; Justin M. Dillon, Reg. No. 42,486; Sanjeet Dutta, Reg. No. 46,145; Matthew C. Fagan, Rcg. No. 37,542; Tarek N. Fahmi, Rcg. No. 41,402; Thomas S. Ferrill, Reg. No. 42,532; George Fountain, Reg. No. 36,374; Andre Gibbs, Reg. No. 47,593; James Y. Go, Reg. No. 40,621; Melissa A. Haapala, Reg No. 47,622; Alan Heimlich, Reg. No. 48,808; James A. Henry, Reg. No. 41,064; Libby H. Ho, Reg. No. 46,774; Willmore F. Holbrow III, Reg. No. 41,845; Sheryl Sue Holloway, Reg. No. 37,850; George W Hoover II, Reg. No. 32,992; Eric S. Hyman, Reg. No. 30,139; William W. Kidd, Reg. No. 31,772; Walter T. Kim, Reg. No. 42,731; Eric T. King, Reg. No. 44,188; Steve Laut, Reg. No. 47,736; Samuel S. Lee, Reg. No. 42791; Gordon R. Lindeen III, Reg. No. 33,192; Jan Carol Little, Reg. No. 41,181; Julio Loza, Reg. No. 47,758; Joseph Lutz, Reg. No. 43,765; Michael J. Mallie, Reg. No. 36,591; Andre L. Marais, Reg. No. 48,095; Paul A. Mendonsa, Reg. No. 42,879; Clive D. Menezes, Reg. No. 45,493; Richard A. Nakashima, Reg. No. 42,023; Chun M. Ng, Reg. No. 36,878; Thien T. Nguyen, Reg. No. 43,835; Thinh V. Nguyen, Reg. No. 42,034; Robert B. O'Rourke, Reg. No. 46,972; Daniel E. Ovanezian, Reg. No. 41,236; Gregg A. Peacock, Reg. No. 45,001; Marina Portnova, Reg. No. 45,750; Michael A. Proksch, Reg. No. 43,021; Randol W. Read, Reg. No. 43,876; William F. Ryann, Reg. 44,313; James H. Salter, Reg. No. 35,668; William W. Schaal, Reg. No. 39,018; James C. Scheller, Reg. No. 31,195; Jeffrey S. Schubert, Reg. No. 43,098; Saina Shamilov, Reg. No. 48,266; Maria McCormack Sobrino, Reg. No. 31,639; Stanley W. Sokoloff, Reg. No. 25,128; Judith A. Szepesi, Reg. No. 39,393; Ronald S. Tamura, Reg. No. 43,179; Edwin H. Taylor, Reg. No. 25,129; Lance A. Termes, Reg. No. 43,184; John F. Travis. Reg. No. 43,203; Kerry P. Tweet, Reg. No. 45,959; Mark C. Van Ness, Reg. No. 39,865; Tom Van Zandt, Reg. No. 43,219; Brent Vecchia, Reg No. 48,011; Lester J. Vincent, Reg. No. 31,460; Archana B. Vittal, Reg. No. 45,182; Glenn E. Von Tersch, Reg. No. 41,364; John Patrick Ward, Reg. No. 40,216; Mark L. Watson, Reg. No. 46,322; Thomas C. Webster, Reg. No. 46,154; and Norman Zafman, Reg. No. 26,250; my patent attorneys, and Charles P. Landrum, Reg. No. 46,855; Suk S. Lee, Reg. No. 47,745; Howard E. Levin, Reg. No. P50,480; Raul Martinez, Reg. No. 46,904, Brent E. Vecchia, Reg. No. 48,011; Lehua Wang, Reg. No. P48,023; my patent agents, of BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP, with offices located at 12400 Wilshire Boulevard, 7th Floor, Los Angeles, California 90025, telephone (310) 207-3800, and James R. Thein, Reg. No. 31,710, my patent attorney with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith.

APPENDIX B

Title 37, Code of Federal Regulations, Section 1.56 <u>Duty to Disclose Information Material to Patentability</u>

- (a) A patent by its very nature is affected with a public interest. The public interest is best served, and the most effective patent examination occurs when, at the time an application is being examined, the Office is aware of and evaluates the teachings of all information material to patentability. Each individual associated with the filing and prosecution of a patent application has a duty of candor and good faith in dealing with the Office, which includes a duty to disclose to the Office all information known to that individual to be material to patentability as defined in this section. The duty to disclose information exists with respect to each pending claim until the claim is cancelled or withdrawn from consideration becomes abandoned. Information material to the patentability of a claim that is cancelled or withdrawn from consideration need not be submitted if the information is not material to the patentability of any claim remaining under consideration in the application. There is no duty to submit information which is not material to the patentability of any existing claim. The duty to disclose all information known to be material to patentability is deemed to be satisfied if all information known to be material to patentability of any claim issued in a patent was cited by the Office or submitted to the Office in the manner prescribed by §§1.97(b)-(d) and 1.98. However, no patent will be granted on an application in connection with which fraud on the Office was practiced or attempted or the duty of disclosure was violated through bad faith or intentional misconduct. The Office encourages applicants to carefully examine:
 - (1) Prior art cited in search reports of a foreign patent office in a counterpart application, and
- (2) The closest information over which individuals associated with the filing or prosecution of a patent application believe any pending claim patentably defines, to make sure that any material information contained therein is disclosed to the Office.
- (b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made of record in the application, and
- (1) It establishes, by itself or in combination with other information, a prima facie case of unpatentability of a claim; or
 - (2) It refutes, or is inconsistent with, a position the applicant takes in:
 - (i) Opposing an argument of unpatentability relied on by the Office, or
 - (ii) Asserting an argument of patentability.

A prima facie case of unpatentability is established when the information compels a conclusion that a claim is unpatentable under the preponderance of evidence, burden-of-proof standard, giving each term in the claim its broadest reasonable construction consistent with the specification, and before any consideration is given to evidence which may be submitted in an attempt to establish a contrary conclusion of patentability.

- (c) Individuals associated with the filing or prosecution of a patent application within the meaning of this section are:
 - (1) Each inventor named in the application:
 - (2) Each attorney or agent who prepares or prosecutes the application; and
- (3) Every other person who is substantively involved in the preparation or prosecution of the application and who is associated with the inventor, with the assignee or with anyone to whom there is an obligation to assign the application.
- (d) Individuals other than the attorney, agent or inventor may comply with this section by disclosing information to the attorney, agent, or inventor.
- (e) In any continuation-in-part application, the duty under this section includes the duty to disclose to the Office all information known to the person to be material to patentability, as defined in paragraph (b) of this section, which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

Attorney Docket No.: 005210.P003 -5- Rev. 02/14/02 (D1)

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below, next to my name.

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

GENERATION AND USE OF RULES FOR READING OF DATA FOR ONLINE ACCOUNT

	AGO	GREGATION '		
the specification of wh	ich			
X is attac	ed on (MM/DD/YYYY) United States Applicat	ion Numberpplication Number	·	
the claim(s), as amenda invention was ever known described in any printe this application. I do not United States of Americans been patented or more country foreign to the	ed by any amendment resown or used in the United publication in any content know and do not believe more than one year plade the subject of an involuted States of Americae months (for a utility)	stand the contents of the above-inferred to above. I do not know an ed States of America before my untry before my invention thereof eve that the claimed invention we rior to this application, nor do I known to the certificate issued before the calon an application filed by me patent application) or six months	d do not believe that the convention thereof, or pate f or more than one year pas in public use or on sale now or believe that the inhe date of this application or my legal representat	claimed nted or orior to e in the vention in any ives or
I acknowledge the duty 37, Code of Federal Re	to disclose all informat gulations, Section 1.56.	ion known to me to be material to	patentability as defined i	n Title
application(s) for pate	ent or inventor's certific	Title 35, United States Code, Secate listed below and have also aving a filing date before that of the state	identified below any f	foreign
Prior Foreign Applicati	on(s)		Priority <u>Claimed</u>	
Number	Country	(Foreign Filing Date)	Yes No	
Number	Country	(Foreign Filing Date)	Yes No	

Attorney Docket No.: 005210.P003

Number

(Foreign Filing Date)

Country

Yes No

I hereby claim the benefit ur application(s) listed below:	nder Title 35, United States	s Code, Section 119(e) of any United States provisional
60/277,343 Application Number	March 19, 200 (Filing Date)	1
	(
Application Number	(Filing Date)	· ·
United States application in the large states application in the large states application in the large states are stated as the large states and the large states are stated as the large stated	e subject matter of each of the manner provided by the o disclose all information keylations, Section 1.56 which	the claims of this application is not disclosed in the prior first paragraph of Title 35, United States Code, Section mown to me to be material to patentability as defined in the became available between the filing date of the prior atte of this application:
Application Number	(Filing Date)	Status patented, pending, abandoned
Application Number	(Filing Date)	Status patented, pending, abandoned
Application Number	(Filing Date)	Status patented, pending, abandoned
document) as my respective pa	itent attorneys and patent as	o (which is incorporated by reference and a part of this gents, with full power of substitution and revocation, to e Patent and Trademark Office connected herewith.
Send correspondence to <u>Cu</u> LLP, 12400 Wilshire Boulev Gregg A. Peacock, Reg. N	ard 7th Floor, Los Ange	BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN cles, California 90025 and direct telephone calls to, (512) 330-0844.
the knowledge that willful fa	ief are believed to be true lse statements and the lik of Title 18 of the United	ny own knowledge are true and that all statements; and further that these statements were made with e so made are punishable by fine or imprisonment, States Code and that such willful false statements itent issued thereon.

Full Name of Sole/First Inventor	Alok Khanna
Inventor's Signature Alok When	me Dale 2/28/2002
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(City, State)	. (Country)
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Inventor's Signature	Date
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Attorney Docket No.: 005210.P003

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Attorney Docket No.: 005210.P003 -5- Rev. 02/14/02 (D1)